



THE EXPEDITION LOG

The Daily Newsletter of the 2001 National Flood Conference

THURSDAY
MAY 24, 2001

TODAY'S HIGHLIGHTS

Exhibit Hall Open
7:00-8:30 a.m.

General Session
8:30 - 10:00 a.m.

Technical/Educational
Workshops
10:15 - 11:30

Lunch—On Your Own/
Exhibit Hall Open
11:30 - 1:30 p.m.

Technical/Educational
Workshops
1:30 - 2:45 p.m.

Technical/Educational
Workshops
3:00-4:15 p.m.

Program Awards Dinner
7:00-9:00 p.m.



Expedition 2001: The Journey Begins!

Thunderous sound effects, an on-stage wilderness trail complete with waterfall, and a Be Flood Alert video showing images of the NFIP at work...against this backdrop, Master of Ceremonies Michael Moye, Vice President, Bank of America, officially welcomed conference attendees to Expedition 2001, "your path to future success." Following a brief overview of conference topics, he then introduced the first speaker of this opening General Session, the Federal Insurance Administration's (FIA's) Deputy Administrator and currently the Acting Administrator, Howard Leikin.



The NFIP Adventure

Calling upon the audience to join FIA in its journey along the pathways to the future, the Acting Administrator explained the NFIP's mission and vision to achieve the ultimate objective of seeking "a safer country, one where nature is a source of freedom—not fear."

The mission? Educate consumers about flood risks and provide flood insurance to accelerate recovery from floods, mitigate

future losses, and reduce the personal and national costs of flood disasters.

The vision? Efficient delivery of services, effective floodplain management standards, and a financially sound program.

Building on its mission and vision as set forth in its "Blueprint for the Future," FIA has set five specific goals:

1. Increase the number of policies.
2. Ensure that information, policies, and technical assistance are delivered to stakeholders quickly and accurately.
3. More clearly define the role of insurance in mitigation.
4. Be financially sound.
5. Review underwriting results and incorporate new risk information as it relates to the financial soundness of the program.

These goals must take into account both existing AND future NFIP concerns, said Leikin. In spite of the NFIP's current success, more than half of the properties in special flood hazard areas remain uninsured. FIA initiatives to reduce these risks include preparing for the multi-billion dollar storm, increasing partnership outreach, and maximizing the benefits of participation in the Community Rating System.

While FIA is at the forefront of realizing these goals, the Acting Administrator made it clear that FIA cannot do it alone. "Every one of us needs to understand that the path to our future runs right through our partnership," said the Acting Administrator. "The question is, are you ready for a new adventure?"

New Floodplain Management Strategy

The morning's second speaker brought the mitigation perspective to Expedition 2001. George Riedel is Vice Chairman of the Association of State Floodplain Managers.

According to Riedel, we must look to the future to formulate truly effective floodplain management strategies.

Current floodplain management policies promote development in risk areas, ignore changing conditions, ignore adverse impact to existing properties, and undervalue the natural floodplain functions, said Riedel. As an alternative, he presented the ASFPM's new strategy of No Adverse Impact (NAI) floodplain management. "Activities that could adversely impact flood damage to another property or community would be allowed only to the extent that the impacts are mitigated or have been accounted for within an adopted community-based plan," he explained.

Riedel emphasized the importance of developing this strategy at the local level. Although the Federal government would play a role in providing technical assistance and oversight, the state and local officials have the intimate knowledge of their communities required for effective planning to reduce flood risk. The NAI strategy would broaden the focus from the current emphasis on how to build in floodplains to NAI. Also, this "Good Neighbor Policy" would protect property rights of those who may be affected by future activities in the floodplain.

Some communities have already taken steps toward implementing this forward-looking strategy. For example, the community of Charlotte-Mecklenburg, North Carolina, remapped its floodplains based on projections of future conditions. In doing so, they discovered the need to reevaluate base flood elevations in that community.

The Emotions of Risk Perception

The keynote speaker, David Ropeik, Director of Risk Communication at Harvard's Center for Risk Analysis, concluded Wednesday's general session with an enlightening and "fearfully" entertaining discussion of risk perception.

Throwing "an icon of risk" (a rubber snake) into the audience, Ropeik demonstrated that an individual's reaction to perceived risk is not necessarily based on fact.

"Fear is not an intellectual experience; it is an emotional experience," Ropeik explained. Our perception of risk from flooding, or lack thereof, is based on our emotions, not on the actual risk, he added. It is this fear vs. fact issue that is one of the greatest obstacles to Americans responding appropriately to the risk of flooding.

Ropeik gave several lively examples of what factors influence our perception of risk, including:

1. Our sense of control over the risk (less control equals greater fear of risk).
2. Whether we view the risk as catastrophic or chronic (catastrophe raises fear of risk).
3. Whether the risk is imposed or it was chosen (we are less fearful of things we choose, e.g., decision to live in a floodplain.)
4. Whether it is natural or manufactured (we are less afraid when we can't blame anybody).

Other factors that influence our perception of risk include whether we think the risk is real or if the benefit outweighs the risk.

Trust can make the perception of risk either go down or up, according to Ropeik. NFIP stakeholders are trusted partners in helping our constituents understand the risk of flood. Our programs must be based on facts, not fear. Ropeik concluded with the warning that we cannot afford to ignore the human element in deciding how to communicate risk to our audiences.

Exploration

Fifteen workshops ranging from retention to compliance rounded out the day. Hundreds of conferees also visited the Exhibit Hall to learn first hand about flood-related products and services. The Exhibit Hall will be open again today.

